



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/854,913
Applicant : Juan P. Agudo
Filing Date : May 14, 2001
Group Art Unit : 3624
Examiner : Thu Thao Havan
Docket No. : 1610.001 (Formerly 056527-0005)
Title : REMOTE ON-THE-SPOT CREDIT PROCESSING

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA, 22313-1450

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on September 11, 2006.

By: 

Name: Adam L. Brookman

RESPONSE TO OFFICE ACTION

Responsive to the Office Action dated July 10, 2006, please amend the above-identified application as follows:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims begin on page 5 of this paper.

Amendment to the Abstract begins on page 13 of this paper.

Remarks/Arguments begin on page 14 of this paper.